

**SOUTH AFRICA: SUSTAINABLE
EMPLOYMENT MICROENTERPRISE
DEVELOPMENT
(SEMED) PROJECT
(Award No.674-G-00-00-00064-02/3)
(Project No. 674-6-00-00-00064-00)**

**1st QUARTERLY REPORT, FY'03
(1/10/2002 – 31/12/2002)**



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EXECUTIVE SUMMARY

During 1st Quarter FY'03, the SEMED Project achieved solid progress, as measured by its performance impact indicators in five (5) programmatic areas:

- **SO5: Increased Market-Driven Employment Opportunities Created**

In 1st Quarter FY'03, five hundred thirty-three (533) market-driven employment opportunities were sustained. The SEMED Project achieved 22% of the annual target set for this indicator for FY'03, and 60% of the cumulative project target. Two hundred seven (207) market-driven employment opportunities were created.

Note: at USAID's request, in October 2002, the indicator for the "Number of Market-Driven Employment Opportunities Created" was divided into "Jobs Created" and "Jobs Sustained". Prior to this date, "Jobs Created" and "Jobs Sustained" were jointly counted. The SEMED Project achieved 30% of the newly established FY'03 annual target for this indicator.

- **More Rapid Growth of Existing SMMEs**

During 1st Quarter FY'03, the SEMED Project completed one hundred thirty-nine (139) business transactions. This represents a 434% increase over 4th Quarter FY'02. The value of business transactions completed was R29,125,407, also a significant increase over the 4th Quarter FY'02 performance.

During 1st Quarter FY'03, women were involved in 26% of the total business transactions completed by the SEMED Project.

- **Markets for SMMEs Identified and Developed**

In 1st Quarter FY'03, the SEMED Project identified one hundred ten (110) markets for SMMEs, twenty-four (24), or 22%, involved women. This represents an increase of 785% over 4th Quarter FY'02 results. The value of markets identified in 1st Quarter FY'03 was R15,815,732, an increase of 337% over the 4th Quarter FY '02 performance. In addition, twenty-two (22) SMMEs were assisted to establish markets with large entities, and one (1) profitable product line developed and enhanced by SEMED staff.

In the 1st Quarter FY'03, markets were identified and developed in a number of economic sectors, including manufacturing, construction, transport, communication, insurance, services and wholesale and retail trade.

- **Enhanced SMME Capacity to Respond to Markets**

Number of Privatized Public Enterprises: SEMED Project staff assisted thirteen (13) clients during 1st Quarter FY'03 in accessing tenders for Government and Parastatal non-core activities. The tenders included construction and maintenance of roads, supply of stationery, renovation of schools and catering. The contracts were valued at R4,540,969, representing 17% of the annual target.

Entrepreneurs Receive Business Training: SEMED Project staff in the three (3) target provinces trained three hundred seventy-six (376) entrepreneurs of which 35% were women, for a total of one thousand three hundred thirty-five (1,335) hours of in-person business skills training. Training topics ranged from basic business skills training, tender submission and practical marketing skills training, to how to deal with finance and staffing issues. The Tycoon program, which covers the mass-media aspect of this indicator, will be launched in March FY'03 on national radio and in one provincial and one national newspaper.

- **Increased SMME Access to Finance**

In 1st Quarter FY'03, the SEMED Project facilitated access to finance on behalf of sixteen (16) SMMEs. The value of these transactions totaled R8,768,706 towards the FY'03 Access to Finance target of R60,999,500. While this figure represents only 14% of the annual target it indicates a substantial increase (521%) over the total in the 4th Quarter FY '02 for the same indicator. The majority of these transactions were loans and overdrafts, with one mortgage and one performance guarantee. Traditional financing institutions facilitated only six (6) of these finance transactions.

SUPPORTING PROGRAMMATIC AREAS

HIV/AIDS Activities: During 1st Quarter FY'03, SEMED Project staff in the three (3) target provinces distributed four thousand one hundred (4,100) condoms and HIV/AIDS awareness materials at meetings attended by one hundred forty-eight (148) entrepreneurs, of whom 38% were women.

Performance Monitoring and Evaluation: During 1st Quarter FY'03, SEMED Project reviewed and revised all forms used for the collection of performance data. The SEMED Project management analyzed project performance at the end of the 4th Quarter FY'02, and developed revised strategies to reach annual targets. These strategies include increased project staff training, a greater emphasis on tenders between SMMEs and Government departments, a stronger focus on finance and more involvement by management in the setting and attaining of individual and project targets.

Staff Development and Training: All SEMED Project Staff attended an administrative and performance-reporting training seminar from 18th November 2002 to 22nd November 2002. Presentations on Strategic Management, and SEMED Project Administrative, Management and Performance Reports were made. Computer training courses in MS Word and MS Excel were provided. Roundtable discussions were organized dealing with proposed fee structures, targets, marketing and the different avenues available to SMMEs who wish to access finance. Staff shared successful experiences and reported challenges.

Finances: The Financial Report, 1st Quarter FY'03, is found in Appendix D. Expenditure for 1st Quarter FY'03, was R2,637,040. The expenditure in the 1st Quarter FY'03 represents 12% of the total approved budget for the Project for FY'03 and FY'04. Salaries and benefits increased over 4th Quarter FY'02, as the Project branched out into the Provinces and all the expenses involved in opening new offices were incurred. The increased costs were accompanied by increased performance, as described in Sections 1-2.

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ACRONYMS AND ABBREVIATIONS

| | |
|----------|--|
| AIDS | Acquired Immunodeficiency Syndrome |
| BEE | Black Empowerment Enterprise |
| COP | Chief-of-Party |
| CTO | Cognizant Technical Officer |
| DCA | Development Credit Authority |
| EM&I | Enterprise Management and Innovation (Pty) Ltd. |
| FY | Financial Year |
| HIV | Human Immunodeficiency Virus |
| KZN | KwaZulu-Natal |
| PMP | Performance Monitoring Plan |
| SCF | Southern Corporate Finance (Pty) Ltd. |
| SEMED | Sustainable Employment Microenterprise Development |
| SMME | Small, Medium and Microenterprise |
| SO 5 | Strategic Objective Five (5) |
| SO | Strategic Objective |
| USAID | United States Agency for International Development |
| USAID/SA | United States Agency for International Development Mission in South Africa |

1.0 INTRODUCTION

This 1st Quarterly Report FY'03, details the activities performed by the USAID/South Africa-funded Sustainable Employment Microenterprise Development (SEMED) Project, (Project No. 674-6-00-00-00064-02/3), for the period 1st October 2002 to 31st December 2002.

2.0 PROJECT IMPLEMENTATION

2.1 SEMED PROJECT PERFORMANCE, 1ST QUARTER FY'03

2.1.1 Increased Market-Driven Employment Opportunities Created

The SEMED Project's SO (Strategic Objective) level indicator is "Number of Market-Driven Employment Opportunities Created". On the first contact with a client, the SEMED Project Business Linkage Officer records the number of employees in a company – this is recorded as "sustained employment". Thereafter, the employment created is counted approximately 3 months after the conclusion of a business transaction. The value of the business transaction is taken into account when recording employment generated. These figures are then pro-rated to reach the annual total for employment opportunities created. In 1st Quarter FY'03, five hundred thirty-three (533) market-driven employment opportunities were sustained, and two hundred seven (207) market-driven employment opportunities were created. This contributed 22% to the annual performance indicator for market-driven employment opportunities sustained, and 30% to the annual performance indicator for market-driven employment opportunities created.

This indicator is further disaggregated to give an indication of what percentage of the employment opportunities sustained were for women. In the 1st Quarter FY'02 48% of market-driven employment opportunities sustained were positions held by women.

As the indicator for market-driven employment opportunities created has been newly implemented from 1st October 2002, the current figure is an estimate based on previous experience with SMMEs. The actual total for this indicator will display a time lag of approximately 3 months. This is unfortunate, but unavoidable, as the newly generated employment opportunities cannot be accurately counted until the person/s has been employed. This does not take place immediately after a business transaction is finalized, but rather once the work (in the case of a contract) is being carried out. As this is a projected figure, there is no disaggregation to indicate what percentage of the employment opportunities generated are for women.

2.1.2 More Rapid Growth of Existing SMMEs

The SEMED Project promotes the increased commercial viability of SMMEs by creating market linkages, privatizing public enterprises, and increasing access to finance. These contracts are called business transactions. During 1st Quarter FY'03, the SEMED Project completed one hundred thirty-nine (139) business transactions. This level represents a 23% increase over 4th Quarter FY'02 results. The value of business transactions completed was R29,125,407, a significant increase 22% over 4th Quarter FY'02 performance.

During 1st Quarter FY'03, women were involved in 26% of the total business transactions completed by the SEMED Project.

2.1.3 Markets for SMMEs Identified and Developed

In 1st Quarter FY'03, the SEMED Project identified one hundred ten (110) markets for SMMEs, of which twenty-four (24), or 22% involved women. Twenty-four percent (24%) of the annual target for this indicator was achieved in the 1st Quarter FY'03. In addition, twenty-two (22) SMMEs were assisted to develop markets with large businesses. The total value of these business transactions was R15,815,732.

During the quarter, markets were identified in a number of sectors, including manufacturing, construction, transport, communication, insurance, services and wholesale and retail trade. The markets identified included fifty-six (56) contracts between furniture manufacturers and furniture retailers, eight (8) construction contracts, thirteen (13) contracts from privatized public enterprises, two (2) communication contracts, four (4) training contracts, four (4) marketing contracts and the sale of two (2) businesses, the balance is made-up of general trading transactions.

HIGHLIGHTS

Construction: In 1st Quarter FY'03, SEMED Project staff assisted eight (8) SMMEs obtain construction contracts. All eight (8) were privatized public enterprises: two (2) in factory renovation, totaling R 294,851; one (1) in the renovation of a school valued at R813,786; two (2) in office renovations valued at R105,409; two (2) in road construction valued at R2,921,955; and, one (1) for the construction of a taxi rank valued at R968,635.

Training: The total value of markets identified for training in 1st Quarter FY'03 was R152,355. Two (2) of these markets were between a BEE (Black Empowerment Enterprise) firm involved in business and management training and the Limpopo Department of Labor, with a total value of R75,860. The second training market was carried out by a self-empowerment scheme for women called the Refilwe Dressmaking Project. Refilwe provided training in dressmaking skills to a woman-owned SMME.

Communication: The two (2) markets identified in the communication sector were for the opening of two (2) separate Vodacom phone shop franchises valued at R8,600 and R52,000, respectively.

Retail and Wholesale: The greatest percentage of the number of business transactions in the retail and wholesale sectors were in the furniture market, where fifty-six (56) transactions took place. The total value of these transactions was R3,085,206.

SEMED Project Gauteng staff identified and developed eighty-four (84) markets, achieving 76% of the SEMED Project total for this indicator in 1st Quarter FY '03. The value of markets identified by SEMED Project Gauteng staff was R 10,071,190. KZN and Limpopo provincial staff were responsible for the identification of nine (9) and seventeen (17) markets, with a value of R1,202,162 and R4,542,380 respectively.

2.1.4 Enhanced SMME Capacity to Respond to Markets

Privatization of Public Enterprises: Thirteen (13) public enterprises were privatized during 1st Quarter FY'03. SEMED Project staff assisted SMMEs to successfully tender for various non-core activities from several government departments, including road construction and maintenance, supply of stationery, school renovation, and catering. The value of these privatizations totaled R4,540,969, which is slightly lower than expected, representing only 17% of the annual target. Limpopo Project staff was the most active in the privatization of public enterprises in the 1st Quarter FY '03. Limpopo provincial staff was responsible for twelve (12) of the thirteen (13) business transactions, with a total value of R3,572,334. This figure achieved 78% of the SEMED Project total for this indicator. KZN was responsible for the remaining privatization transaction, with a value of R968,635.

Entrepreneurs Receive Business Training: SEMED Project staff in the three (3) target provinces trained three hundred seventy-six (376) entrepreneurs, of which 35% were women, for a total of one thousand three hundred thirty-five (1,335) hours of in-person business skills training. Training topics ranged from basic business skill training and tender completion, to practical marketing skills and how to deal with finance and staffing issues. The Tycoon program, which covers the mass-media aspect of this indicator, will be launched on national radio and in provincial newspapers in March FY'03.

SEMED Project Limpopo staff was responsible for the training of one hundred fifty (150) entrepreneurs, for a total of eight hundred nineteen (819) hours of in-person training, contributing 40% and 61% to these indicators, respectively. SEMED Project Gauteng and KZN staff was responsible for the training of eighty (80) entrepreneurs, for a total of one hundred seventy-eight (178) hours of in-person training, and for the training of one hundred forty-six (146) entrepreneurs for a total of three hundred thirty-eight (338) hours of in-person training, respectively.

2.1.5 Increased SMME Access to Finance

In 1st Quarter FY'03, the SEMED Project provided access to finance to sixteen (16) clients. The value of these transactions totaled R8,768,706 towards the FY'03 access to finance target of R60,999,500. While this figure represents only 14% of the annual target, it nonetheless indicates a substantial increase (521%) over the 4th Quarter FY '02 total for the same indicator. The majority of these transactions were bridging loans and overdrafts, with one (1) mortgage and one (1) performance guarantee. Only six (6) of these finance transactions (37%) were facilitated by traditional finance institutions.

HIGHLIGHTS

During 1st Quarter FY'03, the SEMED Project assisted five (5) SMMEs involved in the construction industry to access tenders and loans worth R1,289,944. These SEMED Project clients won small Government tenders (outsourcing of core activities); the loans were used to pay for construction materials, the hiring of staff and operational costs. One (1) SEMED client received an order to furnish an Embassy, and was paid in advance for the total cost of the order valued at R879,762

SEMED Gauteng staff was involved in facilitating thirteen (13) SMMEs access to finance. The total value of these transactions was R 8,313,675. The SEMED Project KZN office facilitated access to (4) loans valued at R465,031.

2.1.6 Gender Concerns

All relevant Project Performance Monitoring Indicators are disaggregated by gender and province; however, there is only one (1) gender-specific indicator with a target in the SEMED Project, namely “the Percentage of Business Transactions that Involve Women in SMMEs”. Performance toward this indicator has seen very little change in the 1st Quarter FY'03. During 1st Quarter FY'03, women were actively involved (holding a position of responsibility in the operation of the SMME, as well as holding a minimum of a 50% share in the company) in 26% of all business transactions completed by SEMED Project staff.

For all other indicators disaggregated by gender, the active involvement of women in 1st Quarter FY'03 was more encouraging. Women were involved in 21% of the SMMEs for which the SEMED Project identified markets, and they were actively involved in 50% of the SMMEs that accessed finance with the assistance of the SEMED Project.

Women also represented 38% of the participants at SEMED Project HIV/AIDS awareness meetings during 1st Quarter FY'03.

2.1.7 HIV/AIDS – Awareness, Prevention and Mitigation

During 3rd Quarter FY'02, SEMED Project staff in the three (3) target provinces distributed four thousand one hundred (4,100) condoms and HIV/AIDS awareness materials at meetings attended by one hundred forty-eight (148) entrepreneurs, of which 38% were women.

3.0 PERFORMANCE MONITORING AND EVALUATION

During 1st Quarter FY'03, SEMED Project reviewed and revised all forms used for the collection of performance data. SEMED Project management reviewed performance data at the end of 1st Quarter FY'03 and developed revised strategies to reach annual targets. These strategies include increased project staff training, a greater emphasis on tenders between SMMEs and Government Departments, a stronger focus on finance and more involvement by management in the setting and attaining of individual targets.

During 1st Quarter FY'03, Mr. Allan Brown, Performance Monitoring and Evaluation Specialist, updated the Performance Monitoring Plan (PMP). Several definitions have been refined, as specific transactions highlighted the need for more precise use of terms. Performance tables have been modified to include the new FY'03 and FY'04 targets on the expanded Project, and have been disaggregated into provincial performance data tables. The policy section has been removed; the four (4) reporting instruments have been added; FY'02 actual performance data has been added to the tables; and, Performance Indicators 5.1.2 (a) and (b) have been disaggregated into mass-media and in-person training. The updated PMP has been distributed to all SEMED Project staff and strategic partners.

The Markets Identified, Finance Accessed and Training reporting instruments were considerably modified to allow for the disaggregation of business sectors and of SMME jobs sustained and created through SEMED Project involvement, with automated instructions for completion, to ensure accurate and consistent reporting of high quality data.

On 19th November 2002, Mr. Brown discussed the SEMED Project strategic plan, indicators and targets at the Project's staff training session, and the importance of achieving results in all strategic areas. Mr. Brown also reviewed Performance Reports and demonstrated how transactions should be reported on the improved reporting instruments.

4.0 PROJECT ADMINISTRATION

4.1 PERSONNEL

During 1st Quarter FY'03, the SEMED Project was launched in two (2) additional provinces, with the opening of offices in Limpopo and KZN. Please see Annexure E for the SEMED Project Organigram.

KZN:

On 16th October 2002, Ms. Qedi Khumalo was appointed Provincial Manager of the KZN office. On 21st October 2002, Mr. Thulani Mbongwa was appointed as a Business Linkage Officer, and Mr. Mandla Mkhwanazi was appointed as a Business Linkages Officer on the 5th November 2002. The position of Administrative Assistant remained vacant in December 2002. The SEMED Project KZN office staff complement as of December 2002 included one (1) Provincial Manager and two (2) Business Linkage Officers.

Limpopo:

On 16th October 2002, Mr. Takalani Tamabani was appointed Provincial Manager of the Limpopo office and Mr. Norman Molomo as a Business Linkage Officer. Ms. Nokuthula Nkondo was appointed as a Business Linkages Officer on 4th December 2002, and Ms. Lizzie Phukubje was appointed as the Administrative Assistant on the same day. At the end of December 2002 the SEMED Project Limpopo office staff complement was complete with one (1) Provincial Manager, two (2) Business Linkage Officers and one (1) Administrative Assistant.

Gauteng:

New contracts were signed in October 2002 with Ms. Estelle Muller, Deputy Chief-of-Party, Mr. Willie Höll, National Finance Manager, and Mr. David Mashilwane, Business Linkages Officer. Ms Thandi Khumalo and Mr. Peter Sitamulaho were employed as Business Linkage Officers on 16th October and 28th October 2002, respectively. Ms. Jennifer Robinson was appointed as the SEMED Project Information Analyst on 25th November 2002.

Staff will be recruited next month for the following positions:

Gauteng: Business Linkage Officer

KZN: Administrative Assistant

4.2 PROCUREMENT

Various items have been procured for the SEMED Project Gauteng, Limpopo and KZN Provincial Offices. Please see Annexure F for the details.

4.3 STAFF DEVELOPMENT

All SEMED Project staff attended an administrative and performance reporting training seminar from 18th - 22nd November 2002. Presentations were made on strategic management and SEMED Project administrative, management and performance reports. Roundtable discussions were held in which proposed fee structures, marketing, access to finance and targets were discussed. Staff shared successful experiences and reported challenges.

The first day opened with an introduction to, and background on, the SEMED Project by Ms Susan Gale, SEMED Project Chief-of-Party (COP). Mr. Allan Brown, Performance Monitoring (PMP) Specialist, followed with a discussion on strategic management. Ms. Gale presented the

Project targets and led a discussion regarding their implementation. Ms. Kate Naughton, Venture Capital Specialist, discussed business planning and financial modeling. Mr. Willie Höll, National Finance Manager, introduced Strategic Objective 5, and Ms. Estelle Muller, Deputy Chief-of-Party, led a discussion on the Project's objectives. On the second day, Mr. Brown introduced the SEMED Project Management and Performance Reports. This was followed by informative talks dealing with project administration, project financial management, the deal progress schedule and EM&I administration.

All SEMED Project staff attended intermediate MS Word and MS Excel courses from 20th - 22nd November 2002.

On December 20th, Mr. Brown visited the Limpopo Provincial Office to train new staff member Ms. Nokuthula Nkonde, Business Linkages Officer, in strategic management, to explain the Performance Monitoring Plan and demonstrate the performance reporting procedures. Mr. Brown also explained the modified Finance Accessed Report and the Market Identified Report to Mr. Takalani Tambani, Provincial Manager, Limpopo.

4.4 PROJECT DELIVERABLES

In 1st Quarter FY'03, three (3) Monthly Reports were produced (October, November and December).

4.5 USAID Co-ordination

On 2nd October 2002, Mr. Höll attended the USAID/South Africa Development Credit Authority (DCA) workshop held at the U.S. Commercial Services' Ronald Brown Center. The SEMED Project is investigating ways of using this facility as a tool to leverage access to funding for its clients.

On 8th October 2002, the SEMED Project (represented by Ms. Gale and Mr. Höll) and other SO5 projects, were invited by Ms. Gloria Mamba, Cognizant Technical Officer, SO5, USAID/South Africa,

Mr. Joel Kolker, Team Leader, SO5, USAID/South Africa, and Ms. Melinda Wilson, Senior Advisor for HIV/AIDS, SO3, USAID/South Africa, to provide information on the various HIV/AIDS awareness and education programs implemented by the projects.

On 11th October 2002, Ms. Gale and Mr. Höll met with Mr. Kolker and Ms. Mamba to discuss SEMED Project activities, and the market segments targeted by the project. Discussion covered the quality of data collection, performance indicator definitions and the potential use of the DCA facility.

On 17th October 2002, Ms. Gale, Mr. Höll, Mr. Brown and other SO5 project representatives met with Mr. Kolker, Ms. Mamba and Ms. Nokuzola Mamabolo, Performance Monitoring and Evaluation Officer, USAID/South Africa. The purpose of the meeting was to discuss each project's definitions of its performance indicators and how interventions are recorded.

On 29th October 2002, Mr. Simon Aphane, Managing Director, EM&I, Mr. Höll and Mr. Kolker hosted a number of staffers on the Committee on International Relations, U.S. House of Representatives, during site visits to SEMED Project clients located in Soweto. Clients visited include Vukani Bricks cc., Diepkloof Laundry and Milky Juicy cc. The following staff members visited the township: Ms. Pearl-Alice Marsh, Ms. Valerie Van Buren and Mr. Malik M. Chaka.

On 14th November 2002, Ms. Gale, Mr. Höll and Mr. Kolker met with Mr. George Solms, Financial Consultant, Southern Corporate Finance (Pty) Ltd., and Mr. Deon Groenewald, Chief Executive Officer, Khethani Business Finance. Mr. Kolker gave a presentation on the Development Credit Authority (DCA) facility. Follow-up meetings will be arranged individually in the future should either party be interested in participating in the scheme.

On December 2nd, Mr. Jaime Reibel, Executive Vice-President, EM&I, and Ms. Gale met with Mr. Kolker, Ms. Mamba and Ms. Joann Feldman-Lawrence, Supervisory Program Officer, USAID/South Africa, to review areas of management concern and discuss the way forward. A clearer understanding of the Project objectives and intermediate results was reached by all present. Mr. Kolker advised that USAID/South Africa would contract for the independent evaluation of the SEMED Project, which will be conducted in October/November 2003. Mr. Kolker informed everyone that the Data Quality Assessment Team would arrive in February FY'03, and that problems with the quality and attribution of data will be resolved after its assessment. Reporting mechanisms were discussed and it was agreed that Ms. Mamba will increase her involvement with the SEMED Project, and that she will be the first line of communication between the Project and USAID/South Africa. Ms. Mamba agreed to meet with the SEMED COP on a monthly basis, and, when possible, participate in field trips.

On 4th December Mr. Kolker met with the Managing Director of Southern Corporate Finance (SCF). The SEMED Project had held a meeting with SCF in November 2002, during which Mr. Kolker had presented information on the Development Credit Authority (DCA). As a result of that meeting Southern Corporate Finance approached Mr. Kolker for further discussions.

On 10th December, Ms. Gale accompanied Mr. Reibel and Mr. Brown to USAID/South Africa to meet with Mr. Dirk Dijkerman, Mission Director, Mr. Kolker, Ms. Melissa Williams, Supervisory Program Officer, Mr. Dorvin Stockdale, Senior Agricultural Officer and AGRILINK II Project CTO, to discuss the new methodology that will be used to monitor "Increased Market-Driven Employment Opportunities Created", Strategic Objective 5. Detailed discussions were held on how other Missions count jobs, when to stop claiming attribution, survey timing and methodologies. No final decision was reached on the way forward.

4.6 Reporting

SEMED Project Monthly Progress Reports were submitted to the CTO on 15th November 2002, 10th December 2002, and 14th January 2003. On 31st October 2002, the SEMED Project submitted the 4th Quarterly Report FY'02, to Ms Mamba.

5.0 CONSTRAINTS/SOLUTIONS

Constraint #1: Time taken to amend the PMP and explain new forms to SEMED Project Management and Business Linkages Officers.

Solution: The PMP Specialist and Information Analyst will travel to the provinces on an ongoing basis to work with SEMED Project staff, and will provide hands-on assistance in Gauteng.

Constraint #2: Updating of PMP documentation back to April 2002. It has proven difficult to obtain the completed forms for transactions carried-out before September 2002 due to a number of Linkages Officers having left the Project. SEMED Project staff working at EM&I during that

period are spending a lot of time tracing companies and obtaining completed forms to fully update the PMP by early February 2003. This has an impact on the amount of time staff has to work on their transactions portfolios.

Solution: All Gauteng SEMED staff has been requested to assist in this exercise.

Constraint #3: In reviewing “in kind contributions” in the SEMED Project Budget, it is becoming clear that due to the lack of income in the provinces, it may be difficult to meet the targets set by EM&I in the budget.

Solution: Carefully monitor “in kind contributions” and ensure that staff is fully trained to understand them. This training will be provided by SEMED Project Management.

6.0 PROJECT ACTIVITY LEVEL OF EFFORT (LOE)

The SEMED Project Level of Effort for the quarter is shown in Appendix C. The majority of staff hours (54%) were spent in the following programmatic areas: a) market identification and establishing business transactions (20%); b) facilitation of access to finance (21%); and, c) business skills training (9%). The second highest level of effort was spent in project administration (34%), with a lesser effort devoted to staff development and training (7%) and performance monitoring and evaluation (4%). Strategies to reduce the administrative level of effort, and increase that in programmatic areas, including HIV/AIDS Education and Awareness, and Business Skills Training, will be discussed in 2nd Quarter FY'03.

7.0 FINANCE

The Financial Report, 1st Quarter FY'03, is presented in Appendix D. Expenditure for 1st Quarter FY'03, was R2,637,040. 1st Quarter FY'03 expenditure represents 12% of the total approved budget for the Project for FY'03 and FY'04. Salaries and benefits increased over 4th Quarter FY'02 as the Project expanded into Limpopo Provinces and all the expenses involved in opening new offices were incurred. The increased costs were accompanied by increased performance, as described in Sections 1-2.

8.0 PROJECTED 2ND QUARTER, FY'03 ACTIVITIES

January 2003

- Finalize and submit FY'03 Annual Work Plan to the SEMED Project CTO for approval.
- Submit 1st Quarterly Report FY'03.
- Design a customer database to track on-going SEMED Project transactions.
- Design a SEMED Project marketing presentation tool.
- Provide computer training for Business Linkage Officers in Limpopo Province.
- Update and modify the Performance Monitoring Plan for submission and approval by USAID.

February 2003

- Meet with senior Government Officials in Gauteng, Limpopo and KZN to discuss the SEMED Project and its wider application in the ongoing Small Business Development Programs in these provinces.
- Meet with MEC, Mpumalanga Department of Economic Affairs, to provide information on the SEMED Project (as requested by his office).
- Focus efforts on the implementation of business skills training for SMMEs.
- Business Linkages Officers will target IR 5.1.2 “Enhanced SMME Capacity to Respond to Markets”, and specifically the “number of value-added technology transfers”. Under IR 5.1.1 “Markets for SMMEs Identified and Developed”, the “number of profitable product lines developed or enhanced” will receive increased effort.

March 2003

- Finalize contracts for the Mass Media Tycoon Business Adventures soap opera broadcasts in KZN and Limpopo; ensure that the Tycoon Business Adventures newspaper cartoons run simultaneously with the soap opera broadcasts in the Sowetan and ILANGA newspapers.
- Hold a two-day SEMED Project meeting with all provincial staff to discuss operational issues, targets and share experiences.
- Finalize and submit the 2nd Quarterly Report FY'03.

A: PERFORMANCE INDICATORS – FY '03, 1ST QUARTERLY SUMMARY

| PERFORMANCE INDICATOR | | FY '03 | | | FY '02 | | | Cumulative FY'01 - Present | | |
|--|--|--------------|---------------|------------|---------------|---------------|------------|----------------------------|---------------|------------|
| | | Total | Target | % Achieved | Total | Target | % Achieved | Total | Target | % Achieved |
| SO.5 Increased Market-Driven Employment Opportunities Created | | | | | | | | | | |
| | Number Of Market-Driven Employment Opportunities Sustained | 533 | 2,455 | 22% | 2,160 | 2,055 | 105% | 2,693 | 4,510 | 60% |
| | Number of Market Driven Employment Opportunities Created | 207 | 682 | 30% | | | | 207 | 682 | 30% |
| IR.5.1 More Rapid Growth of Existing SMMEs | | | | | | | | | | |
| 5.1.a | Number of Business Transactions | 139 | 701 | 20% | 639 | 449 | 142% | 778 | 1,150 | 68% |
| 5.1.b | Percentage of Business Transactions that Involve Women in SMMEs | 26% | 50% | 52% | 24% | 50% | 48% | 24% | 50% | 48% |
| 5.1.c | Value of Business Transactions | R 29,125,407 | R 157,499,290 | 18% | R 166,180,103 | R 184,722,710 | 90% | R 195,305,510 | R 342,222,000 | 57% |
| IR.5.1.1 Markets for SMMEs Identified and Developed | | | | | | | | | | |
| 5.1.1a | Number of Markets Identified | 110 | 449 | 24% | 352 | 330 | 107% | 462 | 770 | 60% |
| | Value of Markets Identified | R 15,815,732 | R 70,499,790 | 22% | R 131,674,258 | R 102,605,210 | 128% | R 147,489,990 | R 173,105,000 | 85% |
| 5.1.1b | Number of Profitable Product Lines Developed or Enhanced | 1 | 70 | 1% | 35 | 50 | 70% | 36 | 120 | 30% |
| 5.1.1c | Number of Markets Established with Large Entities | 22 | 175 | 13% | 141 | 155 | 91% | 163 | 330 | 49% |
| IR.5.1.2 Enhanced SMME Capacity to Respond to Markets | | | | | | | | | | |
| 5.1.2.a1 | Number of Entrepreneurs Who Receive Business Training - In-Person | 376 | 2,000 | 19% | 304 | 300 | 101% | 680 | 2,300 | 30% |
| 5.1.2.a2 | Number of Entrepreneurs Who Receive Business Training - Mass Media | | 150,000 | | 115,740 | 17,250 | 671% | 115,740 | 167,250 | 69% |
| 5.1.2.b1 | Number of Entrepreneur Hours of Business Training - In-Person | 1,335 | 4,000 | 33% | 200 | 218 | 92% | 1,535 | 4,200 | 37% |
| 5.1.2.b2 | Number of Entrepreneur Hours of Business Training – Mass Media | | 1,800,000 | | 119,880 | 118,800 | 101% | 119,880 | 1,918,800 | 6% |
| 5.1.2.c | Number of Value-Added Technology Transfers | 1 | 70 | 1% | 30 | 50 | 60% | 31 | 120 | 26% |
| 5.1.2.d | Number of Privatized Public Enterprises | 13 | 180 | 7% | 141 | 50 | 282% | 154 | 230 | 67% |
| 5.1.2.e | Value of Privatized Public Enterprises | R 4,540,969 | R 26,000,000 | 17% | R 6,000,000 | 25,000,000 | 24% | R 10,540,969 | R 51,000,000 | 21% |
| IR.5.1.3 Increased SMME Access to Finance | | | | | | | | | | |
| 5.1.3a | Number of Entities that Access Finance | 16 | 81 | 20% | 146 | 69 | 212% | 162 | 150 | 108% |
| 5.1.3b | Value of Finance Accessed by Entities | R 8,768,706 | R 60,999,500 | 14% | R 28,505,845 | R 57,117,500 | 50% | R 37,274,551 | R 118,117,000 | 32% |
| HIV/AIDS | | | | | | | | | | |
| HIV 1 | Number of People Who Received HIV/AIDS Education | 148 | NTS | | 2,211 | NTS | | 2,359 | NTS | |
| HIV 2 | Number of Condoms Distributed | 4,100 | NTS | | 13,600 | NTS | | 17,700 | NTS | |

B: PERFORMANCE INDICATORS—MONTHLY SUMMARY

| PERFORMANCE INDICATOR | | October 2002 | | November 2002 | | December 2002 | | FIRST QUARTER FY '03 |
|---|--|--------------|------------------------|---------------|------------------------|---------------|------------------------|-------------------------|
| | | Actual | % of Women Involved | Actual | % of Women Involved | Actual | % of Women Involved | |
| SO.5 Increased Market-Driven Employment Opportunities Created | | | | | | | | |
| | Number Of Market-Driven Employment Opportunities Sustained | 162 | 52% | 172 | 58% | 199 | 36% | 533 |
| | Number of Market Driven Employment Opportunities Created | | | 118 | | 89 | | 207 |
| IR.5.1 More Rapid Growth of Existing SMMEs | | | | | | | | |
| 5.1.a | Number of Business Transactions | 23 | 30% | 49 | 41% | 67 | 7% | 139 |
| 5.1.b | Percentage of Business Transactions that Involve Women in SMMEs | 30% | | 41% | | 7% | | 26% |
| 5.1.c | Value of Business Transactions | R 9,659,423 | 20% | R 5,710,712 | 64% | R 13,755,272 | 12% | R 29,125,407 |
| IR.5.1.1 Markets for SMMEs Identified and Developed | | | | | | | | |
| 5.1.1a | Number of Markets Identified | 14 | 36% | 42 | 38% | 54 | 6% | 110 |
| | Value of Markets Identified | R 6,129,026 | 31% | R 5,079,712 | 70% | R 4,606,994 | 11% | R 15,815,732 |
| 5.1.1b | Number of Profitable Product Lines Developed or Enhanced | 0 | | 1 | | 0 | | 1 |
| 5.1.1c | Number of Markets Established with Large Entities | 8 | 38% | 7 | 57% | 7 | 0% | 22 |
| IR.5.1.2 Enhanced SMME Capacity to Respond to Markets | | | | | | | | |
| 5.1.2.a1 | Number of Entrepreneurs Who Receive Business Training - In-Person | 169 | 28% | 98 | 56% | 109 | 28% | 376 |
| 5.1.2.a2 | Number of Entrepreneurs Who Receive Business Training - Mass Media | | | | | | | |
| 5.1.2.b1 | Number of Entrepreneur Hours of Business Training - In-Person | 769 | 38% | 361 | 50% | 205 | 33% | 1,335 |
| 5.1.2.b2 | Number of Entrepreneur Hours of Business Training - Mass Media | | | | | | | |
| 5.1.2.c | Number of Value-Added Technology Transfers | 0 | | 1 | | 0 | | 1 |
| 5.1.2.d | Number of Privatized Public Enterprises | 6 | | 0 | | 7 | | 13 |
| 5.1.2.e | Value of Privatized Public Enterprises | R 3,144,443 | | R 0 | | R 1,396,526 | | R 4,540,969 |
| IR.5.1.3 Increased SMME Access to Finance | | | | | | | | |
| 5.1.3a | Number of Entities that Access Finance | 3 | 67% | 7 | 57% | 6 | 33% | 16 |
| 5.1.3b | Value of Finance Accessed by Entities | R 385,954 | 16% | R 631,000 | 22% | R 7,751,752 | 14% | R 8,768,706 |
| HIV/AIDS | | | | | | | | |
| HIV 1 | Number of People Who Received HIV/AIDS Education | 44 | 45% | 79 | 35% | 25 | 32% | 148 |
| HIV 2 | Number of Condoms Distributed | 500 | 40% | 1,100 | 36% | 2,500 | 32% | 4,100 |

C: MAJOR ACTIVITIES LEVEL OF EFFORT CHART

| Component (Major Activity) | Average Personnel Salary & Benefits US\$ | Person Months | Major Activity as % of Total Person Months | Chief-of-Party (# of days) | Deputy Chief-of-Party (Program) (# of days) | National Financial Linkages Manager (# of days) | Financial Specialist (# of days) | Performance Monitoring & Evaluation Manager (# of days) | Business Linkages Officers (10) (# of days) | Information Analyst (# of days) | Administrative Assistants (2) (# of days) | Home Office Support (9) (# of days) | Consultant (# of days) |
|--|---|---------------|--|-------------------------------|--|--|-------------------------------------|--|--|------------------------------------|--|--|---------------------------|
| PROGRAM | | | | | | | | | | | | | |
| Markets Identified | 176,086 | 7.7 | 20% | | 12.8 | 10.9 | 8.1 | | 137.0 | | | | |
| Business & Entrepreneurial Skills Training | 110,775 | 3.4 | 9% | | 2.5 | 5.8 | 13.1 | | 52.6 | 3.1 | | | |
| Technology Transfers | 8,317 | 0.5 | 1% | | | 0.4 | | | 6.8 | | | | |
| Privatized Public Enterprises | | | 0% | | | | | | | | | | |
| Access to Finance | 168,875 | 8.1 | 21% | 0.3 | 18.3 | 11.9 | 2.6 | | 144.8 | | | | |
| Development of Profitable Product Lines | 5,878 | 0.3 | 1% | | 0.1 | | | | 5.4 | | | | |
| Establishing Markets with Larger Enterprises | 1,339 | 0.1 | 0% | | | 0.1 | | | 2.0 | | | | |
| HIV/AIDS Education & Awareness | 11,140 | 0.7 | 2% | | | 0.3 | | | 14.9 | | | | |
| ADMINISTRATION | | | | | | | | | | | | | |
| Project Administration | 333,551 | 10.4 | 27% | 54.4 | 16.0 | 9.9 | 2.3 | | 6.5 | 4.2 | 68.3 | 66.4 | |
| Staff Development & Training | 62,854 | 2.8 | 7% | 4.1 | 5.0 | 5.0 | | | 42.3 | 0.5 | 5.0 | | |
| Weekly Report Generation | 8,374 | 0.5 | 1% | | 0.8 | 0.5 | | | 9.4 | 0.3 | | | |
| Monthly Report Generation | 64,263 | 1.6 | 4% | 8.6 | 3.3 | 12.8 | | | 10.5 | 0.4 | | | |
| Quarterly Report Generation | 14,421 | 0.3 | 1% | | | | | | | | | | 6.7 |
| Performance Monitoring & Evaluation | 108,299 | 1.5 | 4% | 0.3 | 1.3 | 0.3 | | 19.3 | | 11.9 | | | |
| Co-ordination | 22,168 | 0.4 | 1% | 5.0 | | 3.5 | | | | | | | |
| TOTAL | 1,096,338 | 38.1 | 100% | 72.6 | 59.9 | 61.1 | 26.1 | 19.3 | 432.0 | 20.4 | 73.3 | 66.4 | 6.7 |
| | | | | | | | | | | | | | |

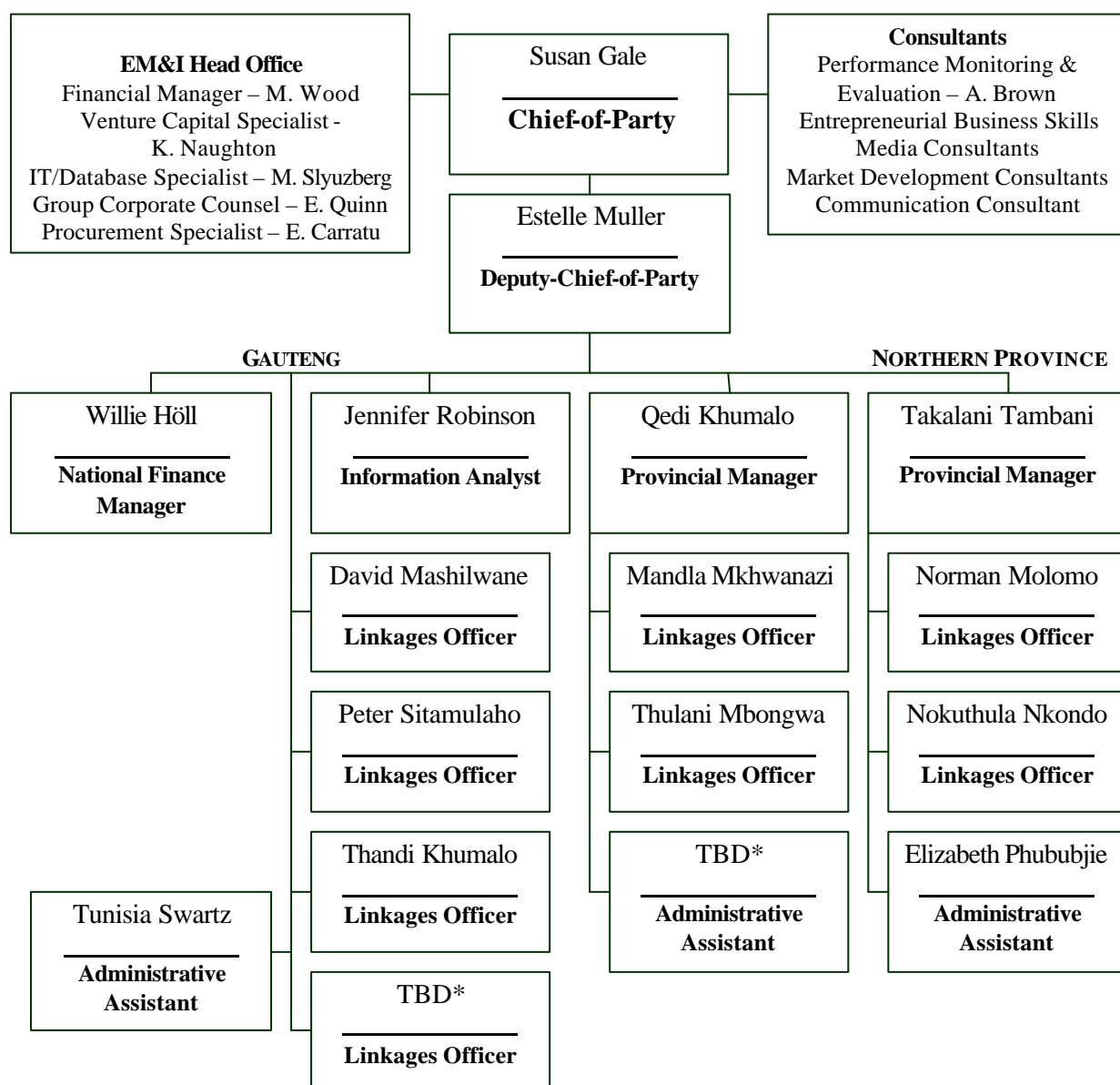
D: QUARTERLY FINANCIAL SUMMARY

| Line Item | Approved Budget End FY'02 (US\$) | ACTUAL Total FY '01 (US\$) | ACTUAL Total FY '02 (US\$) | TOTAL EXPENDITURE FY '01 & FY '02 (US\$) | Remaining Budget End FY '02 (US\$) | Remaining Budget (Rand) | Budget FY '03 & FY '04 (Rand) | TOTAL BUDGET FY '03 & FY '04 (Rand) | ACTUAL 1st Qtr, FY '03 (Rand) | ACTUAL 2nd Qtr, FY '03 (Rand) | ACTUAL 3rd Qtr, FY '03 (Rand) | ACTUAL 4th Qtr, FY '03 (Rand) | ACTUAL TOTAL FY'03 (Rand) | REMAINING BUDGET (Rand) |
|--|--|---|---|---|--|-----------------------------------|--|---|--|--|--|--|--|-----------------------------------|
| Salaries and Benefits Consultants | 539,890 32,375 | 288,713 8,763 | 206,771 23,181 | 495,484 31,944 | 44,406 431 | 399,657 3,878 | 8,492,646 1,020,308 | 8,892,303 1,024,186 | 1,060,026 36,312 | | | | 1,060,026 36,312 | 7,832,277 987,874 |
| Sub - Total | 572,265 | 297,475 | 229,952 | 527,428 | 44,837 | 403,535 | 9,512,954 | 9,916,489 | 1,096,338 | | | | 1,096,338 | 8,820,151 |
| Allowances (Note 1) | | | | | | | 775,868 | 775,868 | 97,003 | | | | 97,003 | 678,865 |
| Travel & Transportation | 71,785 | 32,632 | 30,656 | 63,288 | 8,497 | 76,476 | 1,706,340 | 1,782,816 | 248,462 | | | | 248,462 | 1,534,354 |
| Mid-term Evaluation Costs | | | | | | | 242,703 | 242,703 | | | | | | 242,703 |
| Other Direct Costs (Program Operations) | 161,750 | 79,582 | 86,963 | 166,545 | (4,795) | (43,152) | 2,958,407 | 2,915,254 | 414,200 | | | | 414,200 | 2,501,054 |
| Sub - Total | 233,535 | 112,214 | 117,619 | 229,832 | 3,703 | 33,323 | 5,683,318 | 5,716,641 | 759,665 | | | | 759,665 | 4,956,976 |
| Overhead | 395,305 | 200,954 | 170,484 | 371,438 | 23,867 | 214,802 | 6,078,509 | 6,293,311 | 781,637 | | | | 781,637 | 5,511,674 |
| Equipment (Non- Expendable Property) | 19,895 | 20,135 | 998 | 21,133 | (1,238) | (11,144) | 30,678 | 19,534 | (600) | | | | (600) | 20,134 |
| TOTAL | 1,221,000 | 630,778 | 519,053 | 1,149,832 | 71,168 | 640,516 | 21,305,459 | 21,945,975 | 2,637,040 | | | | 2,637,040 | 19,308,935 |
| | | | | | | | | | | | | | | |

NOTE

1. In FY '01 and FY '02, Allowances were included in the Travel & Transportation line item.
2. Exchange Rate \$1 = R 9.00

E: STAFF ORGANIGRAM



*TO BE DETERMINED

F: PROCUREMENT SUMMARY

Gauteng: Midrand Office

Motor Vehicles:

The existing vehicle leases have expired and new two-year leases have been put in-place for

5 x Toyota Corolla 160 GLE.

Office Equipment:

8 x Pentium 4 Desktop Computers

1 x HP XE4500 Laptop Computer

5 x Cellular Phones and Vodacom Talk 200 Contracts

Office Furniture:

1 x 4-Drawer Filing Cabinets

1 x Bookcase

6 x Chairs

Limpopo: Polokwane Office

Motor Vehicles:

3 x Toyota Corolla 160 GLE

Office Equipment:

1 x Xerox 5334 Photocopier

1 x Xerox Pro 610 Fax Machine

1 x Pentium 4 Desktop Computer with DAT Drive Backup

1 x Expansion Card for Panasonic PABX

4 x Handsets for PABX System

4 x Cellular Phones and Vodacom Talk 200 Contracts

Office Furniture:

1 x Stationary Cupboard

2 x 4 Drawer Filing Cabinets

2 x Desks

6 x Chairs

KwaZulu-Natal: Pietermaritzburg Office

Motor Vehicles:

3 x Toyota Corolla 160 GLE

Office Equipment:

1 x Xerox 5334 Photocopier

1 x Xerox DWC 545 Fax Machine

1 x Pentium 4 Desktop Computer with DAT Drive Backup

1 x Panasonic PABX System

4 x Cellular Phones and Vodacom Talk 200 Contracts

Office Furniture:

1 x Stationary Cupboard

2 x 4 Drawer Filling Cabinets

5 x Desks

8 x Chairs

G: LINKAGES MEETINGS

| DATE | EXTERNAL ATTENDEES | SEMED PROJECT ATTENDEES | PURPOSE |
|------------|--|---|--|
| 01/10/2002 | Mr. Barney Pretorius, Managing Member, O'rius cc. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss the specifications for a steel order. |
| 01/10/2002 | Enterprise Competition Finalists and Coaches | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To attend the awards ceremony of the Enterprise Business Plan Competition at the Sandton Convention Centre. |
| 03/10/2002 | Mr. Arnold Lerumo, Business Consultant, Vodacom | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss the delay with finalizing the Vodacom Container Phone shop Franchises. |
| 03/10/2002 | Ian Smit, Financial Advisor, Able Easy Wheelchairs | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss the costing of the new wheelchair and the financial projections for the Fairlady/Liberty Life Business Plan Competition. |
| 03/10/2002 | Ms. Lynn Forbes, Gauteng Representative, Northern Cape Woodcrafts | Ms. Kate Naughton, Venture Capital Specialist, EM & I | To introduce Ms. Forbes to Ms. Robyn Gamun, Managing Director, Jeanve (Pty) Ltd., to provide design services and Ms. Jody Bloch for the provision of marketing expertise |
| 04/10/2002 | Mr. Fran Oosthuizen, Lawyer; Mr. Clarence Ntikanca, Owner/Manager, Amahlubi Phone Shop; Mr. Moses Mohapi, potential Purchaser of one Vodacom Phone shop. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To seek legal advice on the structuring of a contract agreement between Mr. Clarence Ntikanca and Mr. Moses Mohapi for the sale of the Vodacom Phone shop. |
| 04/10/2002 | Mr. Greg Neumann, Managing Member, and Mr. Dave Neumann, Member, The Pipe Guy cc. | Mr. Jaime Reibel, Executive Vice-President, EM & I, Mr. Eamonn Quinn Group Corporate Counsel, EM&I and Mr. Willie Höll, National Finance Manager, SEMED Project | To facilitate the buy-out of Mr. Neumann's business by a black employee and the formation of a joint venture with a white sub-contractor. |
| 10/10/2002 | Mr. Stephen Peta, Managing Director, Taxi Tyre and Exhaust (Pty) Ltd. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project and Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | To carry out a site inspection and discuss SEMED assistance to raise finance and to register this franchise concept with the South African Franchise Association (SAFA). |
| 11/10/2002 | Mr. Floyd Zamduko, Wire works Artist | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To provide specifications for a wire cricket bat to be sold during the 2003 Cricket World Cup. |
| 12/10/2002 | Mr. Tsepo Mahlaba, Managing Director, Dotcom Trading 665 (Pty) Ltd. | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | To discuss the sole distributorship contract for Banner Pens. |
| 15/10/2002 | Ms. Ingrid Mhlungu and Mr. Job Sithole, Trustees, Jobekandaba Family Trust | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss the potential to purchase a petrol station franchise. |
| 16/10/2002 | Mr. Louis Molefi, Managing Member, Molefi Recycling cc.; Ms. Ouma Maphalala, Managing Member, New Era Recycling cc. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To introduce New Era Recycling to Molefi Recycling to facilitate skills transfer between the two companies. |
| 17/10/2002 | Various small business owners located in Seshego Industrial Park. | Mr. Norman Molomo, Business Linkage Officer, SEMED Project. | To present the SEMED Project and ascertain the requirements of the entrepreneurs |
| 18/10/2002 | Mr. Josiah Zunguza, Managing Member, Vukani Brickworks cc. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project and Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | To inspect a new potential business site where Mr. Zunguza wants to create a branch of his brickworks. |
| 18/10/2002 | Mr. Dick Segooa, Partner, and Ms. Lesego Segooa, Partner, Martins Funerals | Mr. Takalani Tambani, Limpopo Provincial Manager, SEMED Project. and Mr. Norman Molomo, Business Linkage Officer, SEMED Project. | Mr. Segooa requires SEMED Project assistance to find a supplier of coffins and lowering devices. Once the cost is known a loan will have to be sourced. |

| | | | |
|------------|--|---|---|
| 21/10/2002 | Ms. Lenchen Visser, Marketing Consultant, Alta Swart Properties | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To conduct a site inspection at the Selbourne Shopping Centre in Centurion. |
| 21/10/2002 | Ms. Thobile Zuma, Project Advisor, Department of Labour, Province. | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To present the SEMED Project and ascertain what training can be provided for SMMEs. |
| 22/10/2002 | Mr. Barney Tsita, Social Investment Manager, FABCOS | Mr. Willie Höll, National Finance Manager, SEMED Project | To discuss cooperation between the SEMED Project and FABCOS, to assist in the facilitation of access to finance, markets, business skills and technology to improve products. |
| 22/10/2002 | Mr. Solomon Kekana, Managing Member, Silverline Computer Training Centre cc. | Mr. Takalani Tambani, Limpopo Provincial Manager, SEMED Project and Mr. Norman Molomo, Business Linkage Officer, SEMED Project. | To present the SEMED Project and establish a mutually beneficial working relationship. |
| 22/10/2002 | Ms. Cindy Zulu, Managing Member, and Ms. Pinky Funeka, Member, Nonopha Investment cc. | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | Ms. Zulu requires SEMED Project assistance to identify markets for her catering and corporate gifts business. |
| 24/10/2002 | Mr. Andrew Ramabulani, Member and Mr. Elson Mukwevho, Member, Baobab Technologies Holdings cc. | Mr. Takalani Tambani, Limpopo Provincial Manager, SEMED Project and Mr. Norman Molomo, Business Linkage Officer, SEMED Project. | To present the activities of the SEMED Project and establish a mutually beneficial working relationship. |
| 25/10/2002 | Mr. Duzi Mdunge, Owner/Manager, Dlokwahe Butchery. | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project and Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | Mr. Mdunge requires SEMED assistance to identify access to markets. |
| 28/10/2002 | Mr. Ndabe Mfeka, Member, and Mr. Tee Gcaba, Member, Libuyile Development and Management Services cc. | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | To present the activities of the SEMED Project and establish a mutually beneficial working relationship. |
| 28/10/2002 | Mr. Kenneth Mafatle, Regional Retail Manager, Engen Petroleum Ltd. (ENGEN) | Mr. Willie Höll, National Finance Manager, SEMED Project | To collect the sanction letter from Engen for the sale of Gabro Motors. |
| 29/10/2002 | Mr. Christopher Peta, Managing Director, Mrs. Mary Lekganyane and Mr. Makgoka Lekganyane, Directors, Taxi Tyre and Exhaust (Pty) Ltd.; Mr. Phillip Vosloo, Managing Director, Franchise Partners (Pty) Ltd.; Mr. Phillip Smith, Business Consultant, Franchise Directions (Pty) Ltd. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To present the tire and exhaust fitting concept for franchising, to Franchise Directions. |
| 30/10/2002 | Mr. Nokuthula Nkondo, Centre Manager, Giyani Local Business Service Centre. | Mr. Takalani Tambani, Limpopo Provincial Manager, SEMED Project and Mr. Norman Molomo, Business Linkage Officer, SEMED Project. | To present the activities of the SEMED Project and establish a mutually beneficial working relationship. |
| 30/10/2002 | Ms. Mbali Ngubani, Owner/Manager, Umcimbi Food Service. | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | Ms. Ngubani requires SEMED assistance to identify markets for her catering business. |
| 30/10/2002 | Ms. Jabu Dlamini, Owner/Manageress, Kwa-Diya Supermarket. | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | To introduce Ms Dlamini to Mr. Mike Gyhoot, Director, Makari Foods (Pty) Ltd. as a supplier of frozen vegetables. |
| 30/10/2002 | Mr. Silas Matibane, Potential Purchaser, E.R. Refrigeration cc. | Mr. Willie Höll, National Finance Manager, SEMED Project | To collect the signed offer to purchase for the sale of the business. |
| 30/10/2002 | Mr. Mike Gyhoot, Director, Makari Foods (Pty) Ltd. | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | Mr. Gyhoot requires SEMED assistance to identify suppliers of frozen food equipment. |

| | | | |
|------------|--|---|---|
| 31/10/2002 | Ms. Mary Lekganyane, Member, Harvey World Travel cc. | Mr. Takalani Tambani, Limpopo Provincial Manager, SEMED Project and Mr. Norman Molomo, Business Linkage Officer, SEMED Project. | Ms. Lekganyane requires SEMED Project assistance to find and identify additional markets. |
| 1/11/2002 | Mr. Tsepo Mahlaba, Director Dotcom Trading 665 (Pty) Ltd. | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | To update Ms. Khumalo on the presentation made by Dotcom Trading to Cell-C (Pty) Ltd. |
| 1/11/2002 | Mr. Franklin Ferdinand, Khethani Business Finance | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project and Mr. Terence Mbongwa, Business Linkage Officer, SEMED Project. | To introduce the new SEMED Project Office in KZN, to establish a working relationship and learn about Khethani's lending criteria. |
| 4/11/2002 | Mr. Sam Bangini, Director, SMME, Department of Economics and Finance, Limpopo Province | Mr. Takalani Tambani, Limpopo Provincial Manager, SEMED Project and Mr. Norman Molomo, Business Linkage Officer, SEMED Project. | To introduce the SEMED Project and submit a business proposal for the Provincial Incubation Centre Program. |
| 4/11/2002 | Mr. Jan Mashima, Owner/Manager, Mashima Phone Shop | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To inspect the site where the business will be conducted. |
| 5/11/2002 | Mr. Divhani Nethengwe, Manager, SMME, Limpopo Economic Enterprise, Vhembe Region | Mr. Takalani Tambani, Limpopo Provincial Manager, SEMED Project and Mr. Norman Molomo, Business Linkage Officer, SEMED Project. | To introduce the new SEMED Project Office in Limpopo, and discuss working with the SEMED Project. |
| 5/11/2002 | Mr. Schalk van der Merwe, Owner/Manager, Able Easy Wheelchairs | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To conduct a site inspection at Able Easy Wheelchairs in Bloemfontein and to identify key role players for their new wheelchair project. |
| 6/11/2002 | Mr. T. Zama, Department of Trade and Investments (TIK), KZN | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project and Mr. Mandla Mkhwanazi, Business Linkage Officer, SEMED Project. | To provide an overview of the SEMED Project and establish a working relationship with the TIK |
| 6/11/2002 | Mr. Freddy Netshivhuya, Manager, Clients Liaison, Polokwane | Mr. Takalani Tambani, Limpopo Provincial Manager, SEMED Project and Mr. Norman Molomo, Business Linkage Officer, SEMED Project. | To provide an overview of the SEMED Project and establish a working relationship with the Clients Liaison Office in Polokwane |
| 6/11/2002 | Mr. William Lockmann, Managing Director, Helm Textile Mills (Pty) Ltd.; Mr. Ronnie Cooper, Sales Executive, Helm Textile Mills (Pty) Ltd. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To discuss the export of grey cloth to a company in Ghana. |
| 7/11/2002 | Mr. Schalk van der Merwe and Mr. Izak Van Heerden, Owner/Managers, Able Easy Wheelchairs; Mr. Ian Smit, Financial Manager, SASOL Polymers (Pty) Ltd. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss the structure of the new company and the allocation of shares. |
| 11/11/2002 | Ms. Pinky Funeka, Member, Nonopha Investment cc.; Ms. Cindy Zulu, Executive Member Nonopha Investment cc. | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | The purpose of the meeting was the submission of outstanding documentation. |
| 12/11/2002 | Mrs. Agnes Moncho, Owner/Manager, Moncho Motors; Mr. John Gomes, Sales Representative, National Data Systems (Pty) Ltd. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To discuss insurance for ATM cash machines. |
| 12/11/2002 | Ms. Sophia Oosthuizen, Chief Executive Officer, West Rand Association of the Physically Disabled. | Mr. Willie Höll, National Finance Manager, SEMED Project | To discuss the acquisition of geriatric and pediatric nappy manufacturing machines, as well as the training of 20 persons with disabilities in the art of bead craft. |

| | | | |
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| 12/11/2002 | Ms. Sindi Mbizana, Managing Member, Anavisi Communication cc. | Mr. Willie Höll, National Finance Manager, SEMED Project | To collect an electronic copy of the company profile of Anavisi Communications to forward to companies with potential market opportunities. |
| 12/11/2002 | Mrs. E. Prakke, Landlord; Mr. Government Mnisi, Owner/Manager, Club Exhaust & Tire cc; Mr. E. Loubser, Attorney, Nam Ford Attorneys | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To discuss Mr. Mnisi's rental space. |
| 13/11/2002 | Dr. M. Gyhoot, Makari Food cc. | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | To discuss Dr. Gyhoot's financial requirements for the expansion of Makari Foods cc.'s frozen vegetable factory. |
| 14/11/2002 | Ms. J. Dlamini, Siba Group | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | To discuss the client's opinion of samples provided by a SEMED Project-identified supplier. |
| 18/11/2002 | Mr. Samuel Moloi, Managing Member; Mr. Nico Kemp, Transport Manager, Nexor 319 cc. | Mr. Willie Höll, National Finance Manager, SEMED Project | To introduce Messrs. Moloi and Kemp to Mr. Graham Reemer, Sales Manager, National Truck Distributors, and Mr. Clint Mancefield, Sales Manager, Commercial Truck and Trailer, who are truck suppliers. |
| 20/11/2002 | Ms. Sophia Oosthuizen, Chief Executive Officer, West Rand Association of the Physically Disabled. | Mr. Willie Höll, National Finance Manager, SEMED Project | To introduce Ms. Dianne Wolter, Managing Member, S.A. Jewel cc., to Ms. Oosthuizen to discuss potential candidates for bead craft training. |
| 20/11/2002 | Ms. Evelyn Matube, Business Consultant, Vodacom (Pty) Ltd.; Mr. Clarence Ntinca, Owner/Manager, Amahlubi Phone Shop. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To finalize the outstanding documentation for the Vodacom container phone shop franchise |
| 22/11/2002 | Mr. Charles Godfrey, CEO, Deloitte Foundation | Ms. Katherine Naughton, Venture Capital Specialist, EM&I. | To discuss co-operation between the Foundation, Business Beat and the SEMED Project |
| 25/11/2002 | Mr. Martin Robinson, Sales Consultant, Radiospoor Telecoms (Pty) Ltd. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To discuss the possibility of obtaining SEMED Project assistance in the distribution of pre-paid card machines. |
| 25/11/2002 | Mr. Petrus Serhova, Owner/Manager, Tshiawelo Chicken Supply | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To request SEMED Project assistance in sourcing chickens. |
| 26/11/2002 | Renaissance Cleaning Services cc.; and Ethnix Designs cc. | Ms. Katherine Naughton, Venture Capital Specialist, EM&I | To discuss the provision of cleaning services by Renaissance Cleaning Services cc., an SMME wholly owned and managed by PDIs, and Ethnix Designs cc., an SMME wholly owned and managed by PDIs. |
| 26/11/2002 | Mr. Josiah Zunguza, Owner, Executive Member, Vukani Brickworks. | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. and Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To update Mr. Zunguza regarding the progress made on the possibility of purchase of the Braamfisher site. |
| 26/11/2002 | Mr. Hennie du Plessis, Propcom Intercite | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project and Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To ascertain Propcom's requirements for companies wishing to lease property owned by the City of Johannesburg (which ProComm represents). |
| 27/11/2002 | Mr. Ian Shiba and Mr. Sipho Mkhize, Emerging Markets Division, Standard Bank | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project and Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To provide information on the SEMED Project and to establish a working relationship. |
| 27/11/2002 | Mr. T.D. Randeb, Amandla Buying Consortium | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | To present information on the SEMED Project and to establish a working relationship. |

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| 28/11/2002 | Mr. Dennis Ndlovu, Umgeni Water | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | To introduce the SEMED Project to Umgeni Water and to establish a working relationship. |
| 3/12/2002 | Mr. Thirumugan Govender, T.G. Fabrication cc. | Mr. Mandla Mkwana, Business Linkage Officer, SEMED Project. | To provide information on the services provided by the SEMED Project and specifically access to markets. |
| 3/12/2002 | Ms. Alma Williams, Managing Member, Postnet Grayston cc. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss the possibility of selling the franchise. |
| 3/12/2002 | Mr. N. Xozwa, N.E.F. Transport cc; and Mr. R. Jennings, ABI Amalgamated Beverages Industries Ltd. | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To discuss a contract for the distribution of Coca Cola during the festive season.. |
| 3/12/2002 | Mr. K. Magoro and Mr. E. Seshoka, Social Economic Development Program, Limpopo Provincial Government | Mr. Takalani Tambani, KZN Provincial Manager, SEMED Project and Mr. Norman Molomo, Business Linkage Officer, SEMED Project. | To introduce the SEMED Project and offer SEMED Project Services to assist the Program with business linkages. |
| 4/12/2002 | Ms. Vita Chego and Mr. Thom Mohomene, Department of Health and Welfare, Limpopo Province | Mr. Takalani Tambani, Limpopo Provincial Manager, SEMED Project and Mr. Norman Molomo, Business Linkage Officer, SEMED Project. | To introduce the SEMED Project to the Department of Health and Welfare and assist the Department with commercial linkages |
| 4/12/2002 | Mr. Madoda Dlamini of Bush Timber Harvesting cc. | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To assist the client with quotations for machinery |
| 4/12/2002 | Ms. Mathami Mahlaba, Executive Member, Tamasha Conference Solutions | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | To provide information on SEMED Project activities and introduce Nonopha Investment cc.; to Tamasha Conference Solutions for future catering business. |
| 4/12/2002 | Mr. Lawrence Quanta, Ntsika Travel cc. | Mr. Peter Sitamulaho, Business Linkage Officer, SEMED Project. | To discuss marketing strategy for Ntsika Travel cc. |
| 4/12/2002 | Mr. Steven Ngubo, Mr. Tutun Ngubo, Phosiwe Investments cc. | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | To discuss clients requirements for lease of a property to expand their business. |
| 5/12/2002 | Ms. M. Makhubu, Sheila Makhubu and Mr. Owen Setlhathole, Partners; Angel Hugg cc. | Mr. Willie Höll, National Finance Manager, SEMED Project | Ms. Makhubu requires SEMED Project assistance to find markets for baby diapers. We discussed the possibility of Angle Hugg cc.; acquiring geriatrics diaper manufacturing machine. |
| 6/12/2002 | Mr. Bongani Shoba, Social Recovery Foundation (SA) | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | Assistance in registering a non-governmental-organization (NGO) |
| 6/12/2002 | Ms. Z. Mabaso of Khonzinkosi Spar cc. | Mr. Madlakhe Mkwana, Business Linkage Officer, SEMED Project. | To discuss registration procedures of a Contract Cleaning Business |
| 6/12/2002 | Mr. Barry Pike, Managing Director, Diverse Group Inc. | Mr. Willie Höll, National Finance Manager, SEMED Project | Enquired about the availability of geriatric diaper manufacturing machines for Angel Hugg cc. |
| 6/12/2002 | Mr. G. Cameron, SA Breweries; Mr. Nkululeko Xozwa N.E.F. Transport cc. | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To discuss a contract for the distribution of beverages. |
| 9/12/2002 | Mr. Louis Molefi, Managing Member, Molefi Recycling cc. | Mr. Willie Höll, National Finance Manager, SEMED Project | To visit the site and provide details of a bin truck available from a supplier |
| 9/12/2002 | Ms. Agnes Moncho, Owner/Manager, Moncho Motors. | Mr. Willie Höll, National Finance Manager, SEMED Project and Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To check progress on ATM installation. |

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| 9/12/2002 | Mr. C. Ntinca, Owner/Manager, Amahlubi Phone Shop; Ms. Evelyn Matube, Business Consultant, Vodacom (Pty) Ltd. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To sign outstanding documentation for the Vodacom container franchise and to collect ten telephones. |
| 9/12/2002 | Mr. E. Zandamela, Bakels cc. | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | Mr. Zandamela requires a market to supply flour and pre-mixes for bakeries. Ms. Khumalo requested samples and price lists to pass on to interested buyers. |
| 10/12/2002 | Vukuzakhe Emerging Contractors Association; Mr. Petros Vilakazi, Chairperson, Ms. Manto Zondi, Treasurer | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | The Association would like to use the SEMED Project for assistance in tendering, bookkeeping and cash management. Also to work with SEMED to try and reduce prices charged by large companies for rental of equipment. |
| 11/12/2002 | Mr. Sifiso Nduli, Owner/Manager SI Printing cc. | Mr. Mandlakhe Mkhwanazi, Business Linkage Officer, SEMED Project. | To discuss a proposal from the SA Post Office requesting the client to submit quotations for bill boards and business cards. |
| 12/12/2002 | Mr. Izak van Heerden, Owner/Manager, Able Easy Wheelchairs; Mr. Rodney Prinsloo, Chief Executive Officer, Business Partners | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss a joint venture agreement between the two companies. |
| 12/12/2002 | Mr. C. Ngubane, Mr. M. Ngubane and Mr. S. Ngubo of Somashi & Ngxabi Contruction cc. | Mr. Mandlakhe Mkhwanazi, Business Linkage Officer, SEMED Project. | To assist the client open a business account and register the business on the Provincial Database. |
| 13/12/2002 | Mr. Clarence Ntinca, Owner/Manager, Amahlubi Phone Shop; Mr. George Lings, Member, Starlight Battery Services cc. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss the possibility of a new site for the Vodacom Container Franchise. |
| 13/12/2002 | Mr. T. Mahlaba, Executive Director, Dotcom Trading; Mr. Sibusiso Khumala, Director, Dotcom Trading. | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | To submit samples of Banner pens to Mr. Modale the Sponsorship Manager, for SAA's approval. |
| 17/12/2002 | Ms. P. Funeka, Member Nonopha Investment cc.; Ms. Cindy Zulu, Executive Member, Nonopha Investment cc. | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | Submission of tender documents for catering services at the Army Support Base in Potchestroom. |
| 19/12/2002 | Mr. Robert Buys, Provincial General Manager, Northern Province Manufacturing Advisory Centre | Mr. Takalani Tambani, KZN Provincial Manager, SEMED Project.; Mr. Norman Molomo, Business Linkage Officer, SEMED Project and Ms. Nokuthula Nkonde, Business Linkage Officer, SEMED Project. | To provide an introduction to the SEMED Project. |
| 20/12/2002 | Ms. Evelyn Matube, Business Consultant, Vodacom (Pty) Ltd.; Mr. Clarence Ntinca, Owner/Manager, Amahlubi Phone Shop. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To finalize the outstanding documentation for the Vodacom container phone shop franchise |

H: FINANCE MEETINGS

| DATE | EXTERNAL ATTENDEES | SEMED PROJECT ATTENDEES | PURPOSE |
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| 04/10/2002 | Ms. Dianne Wolter, Managing Director and Ms. Kholofelo Mabusela, Marketing Director, SA Jewel (Pty) Ltd. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To conduct a site inspection and obtain additional information to complete the loan application. |
| 08/10/2002 | Mr. Anthony Mkhwanazi, Managing Director, Quickstep 390 (Pty) Ltd. | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | To complete a business plan questionnaire and discuss the business plan of Quickstep 390. |
| 10/10/2002 | Mr. Anthony Mkhwanazi, Managing Director, and Mr. Danny Thomas, Manager, Quickstep 390 (Pty) Ltd | Mr. Norman Molomo, Business Linkage Officer, SEMED Project and Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | To collect financial statements of Quickstep 390 and do a site inspection. |
| 10/10/2002 | Mr. George Solms, Financial Consultant, Southern Corporate Finance (Pty) Ltd. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project; Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project and Mr. Takalani Tambani, Limpopo Provincial Manager, SEMED Project. | To present the services offered by Southern Corporate Finance and the company's requirements to finance assets for SEMED Project clients. |
| 14/10/2002 | Ms. Dianne Wolter, Managing Director and Ms. Kholofelo Mabusela, Marketing Director, SA Jewel (Pty) Ltd. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To complete a loan application form and to discuss the terms and conditions of the bridge loan. |
| 14/10/2002 | Ms. Birgit Böttner, Managing Member, Alpha Logic cc. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | Ms. Böttner requires a R50,000 working capital loan. |
| 15/10/2002 | Mr. Pieter Els, Senior Accounts Executive, IB Financial Services (Pty) Ltd. | Mrs. Susan Gale, Chief-of-Party, SEMED Project; Mr. David Mashilwane, Business Linkage Officer, SEMED Project; Mr. Norman Molomo, Business Linkage Officer, SEMED Project; Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project and Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | To attend a presentation by IB Financial Services on their assets financing package, and their terms and conditions for the provision of finance. IB Financial services would like SEMED to refer clients to them. |
| 15/10/2002 | Mr. Themba Manyibane, Loan Officer, Khethani Business Finance and Mr. Government Mnisi, Managing Member, Club Exhaust & Tyre cc. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To submit a R30,000 loan application for Club Exhaust & Tyre cc. to Khethani Business Finance. |
| 16/10/2002 | Mr. Wadi Yacub, Owner/Manager, Echo Wheel Alignment. | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | Mr. Yacub wants to sell his business to his employees for R300,000. The employees require a loan to purchase the business. |
| 17/10/2002 | Mr. Mervyn Franks, Regional Credit Manager, ABSA Bank. | Mr. Willie Höll, National Finance Manager, SEMED Project | To request a list of the names and contact numbers of the credit managers in Limpopo, KwaZulu-Natal, and Gauteng Provinces. |
| 18/10/2002 | Ms. Onica Mabaso, Owner/Manager, Onica's Fast Foods | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | Ms. Mabaso requires a loan of R15,000 to purchase equipment and stock. |
| 20/10/2002 | Mr. Samuel Moloi, Managing Member, Nexor 319 cc. | Mr. Willie Höll, National Finance Manager, SEMED Project | To collect outstanding documents to prepare a loan application for Southern Corporate Finance. |

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| 21/10/2002 | Mr. Dan Maphalala, Owner/Manager, Platinum Gloves Productions | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss and verify the documentation required for a R70,000 bridge loan. |
| 23/10/2002 | Mr. Vusi Dladla, Client Liaison Officer, National Co-operative Timbers Ltd. (NCT) | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To present the activities of the SEMED Project and request Mr. Dladla to refer clients requiring finance to SEMED for assistance. |
| 24/10/2002 | Mr. Muziwemti Ngcamu, Owner/Manager, MM Ngcamu Transport | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | Mr. Ngcamu requires a R30,000 loan for working capital. |
| 24/10/2002 | Mr. Anthony Mkhwanazi. | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | To collect a signed and completed ABSA application form, with supporting documents. |
| 5/11/2002 | Mr. Louis Molefi, Owner/ Member, Molefi Recycling cc. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To discuss the possibility of accessing finance to purchase a bin truck. |
| 5/11/2002 | Mr. Joseph Mazibuko | Mr. Peter Sitamulaho, Business Linkage Officer, SEMED Project. | To discuss the contents of Mr. Mazibuko's business plan and timetable for the submission of an application for finance. |
| 6/11/2002 | Mr. N.M. Vilakazi, Owner, Isolomuzi Child Care Centre | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | To collect outstanding documents and to complete loan application forms. |
| 6/11/2002 | Mr. Lucky Mekomela, New Enterprise Banker, ABSA | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project and Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To submit loan applications for SEMED Project clients Quickstep 390 (Pty) Ltd., and Isolumuzi Centre. |
| 6/11/2002 | Mr. And Mrs. Mthombeni, Owners, Ugqozi cc | Ms. Qedi Khumalo and Mr. Mandlakhe Mkhwanazi, Business Linkage Officer, SEMED Project. | To provide information on the SEMED Project. |
| 11/11/2002 | Mr. Albracht; Mr. Anthony Sithole, owners Dafeleni Trading store | Mr. Mandlakhe Mkhwanazi, Business Linkage Officer, SEMED Project. | To discuss Mr. Sithole's financial requirements to enable him to buy a business from Mr. Albracht. |
| 11/11/2002 | Ms. Thuli Nene Owner, Sicebisa Isizwe Ngemfundo | Mr. Peter Sitamulaho, Business Linkage Officer, SEMED Project. | To discuss requirements for a R400,000 bridging loan. |
| 13/11/2002 | Mr. and Mrs. Mthombeni, Owner, Ugqozi cc | Mr. Mandlakhe Mkhwanazi, Business Linkage Officer, SEMED Project. | To undertake a site visit and prepare a viability study on the company's juice making business, and to recommend improvements. |
| 13/11/2002 | Mr. Otto E. Mgube, Sikhonzinkosi Hardware | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To discuss the client's working capital loan requirements and the training required to compile a business plan. |
| 14/11/2002 | Mr. Nicho Teffo Owner, Mars Cars cc | Mr. Peter Sitamulaho, Business Linkage Officer, SEMED Project. | To discuss contents of the company's business plan, their request for finance and to request copies of their financial reports. |
| 14/11/2002 | Mr. George Solms, Finance Consultant, Southern Corporate Finance (Pty) Ltd. | Mr. Willie Höll, National Finance Manager, SEMED Project | To collect finance application forms. |
| 15/11/2002 | Mr. F. Netshivhuyu, Owner, Limpopo Economic Enterprise | Mr. Takalani Tambani, Limpopo Provincial Manager, SEMED Project. | To discuss and verify documentation required for a loan. |
| 15/11/2002 | Mr. Samuel Moloi, Managing Member and Mr. Nico Kemp, Transport Manager, Nexor 319 cc. | Mr. Willie Höll, National Finance Manager, SEMED Project | To complete an application for the financing of a truck. |
| 15/11/2002 | Mr. Kobus Erasmus, Managing Director, Prisplectron (Pty) Ltd. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To submit a loan application for Amahlubi Phone Shop |
| 23/11/2002 | Bonokwakhe Gwale, Owner, Thubalethu Store | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To discuss a loan application. |
| 25/11/2002 | Mr. Gilbert Zulu, Owner, Insala twenty two cc | Mr. Mandlakhe Mkhwanazi, Business Linkage Officer, SEMED Project. | To market the SEMED Project |

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| 25/11/2002 | Mr. Denny Nikwe, Manager Illovo Sugar, Small Cane Growers | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To provide information on the SEMED Project and to discuss access to finance for small sugar cane growers. |
| 25/11/2002 | Mr. Nelson Zondi, Business Finance Analyst, Khetani | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To submit Mr. M.M. Ngcamu's and Mr. T.P. Cwele's loan applications. |
| 26/11/2002 | Ms. G. Cebekhulu, Siyavuka Co-operation | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | To explain how to complete Khetani Business Finance applications and how to identify potential users of their products. |
| 28/11/2002 | Ms. Veronica Monnakgotla and Ms. Tandeka Semoko, Members, GEM Nursing School cc. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss outstanding information required for a loan application. |
| 29/11/2002 | Mr. Patrick Tswidi, Member, Small Enterprise Business Centre cc. | Mr. Willie Höll and Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To carryout a site inspection and discuss an application for finance to purchase the building. |
| 29/11/2002 | Mr. Nkululeko Xozwa, Owner, E.N.F. Xozwa Transport and Nkululeko Construction cc. | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To discuss the completion of a tender document for Coca Cola with South African Breweries companies, and ascertain if they would provide finance for the purchase of trucks. |
| 11/29/2002 | Mr. Patrick Tswidi, Member, Small Enterprise Business Centre cc. | Mr. Willie Höll and Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To do a site inspection and discuss an application for finance to buy a building. |
| 3/12/2002 | Ms. Qhobo Msomi, Owner, Isibonclo Farm | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | Access to Rainbow Chicken's empowerment scheme |
| 3/12/2002 | Ms. Nontobeko Zwana, Managing Member, First Stop Financial Services | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project. | The meeting was held to submit outstanding documents. |
| 3/12/2002 | Mr. T.D. Radebe, Owner/Manager, Zimele Dumizulu Supermarket | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | To discuss bridging loan of R50,000 to increase stock for the festive season. |
| 4/12/2002 | Mr. George Solms, Loans Manager, Southern Corporate Finance | Mr. Willie Höll, National Finance Manager, SEMED Project | To deliver the application for finance of Nexor cc.; for processing |
| 4/12/2002 | Mr. Mlindelwa Ngubanke of M.J. Ngubane Block yard | Mr. Mandlakhe Mkwana, Business Linkage Officer, SEMED Project. | To provide training to client on business registration. Client also requires access to finance |
| 4/12/2002 | Mr. Steven Ngubo, Managing Partner, Phasiwe Investments cc. | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | Raising sponsorship through Eskom for cable connections costs for the factory. |
| 5/12/2002 | Ms. Brigit Böttner, Managing Member, Alpha Logic | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss the reasons for the delay in increasing the amount of the ABSA access bond. |
| 5/12/2002 | Mr. Themba Msomi, Director, USAL National Interest Group | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | Raising sponsorship of R300,000 for lobbying expenses. |
| 5/12/2002 | Mr. Zolo Durna, Owner, Southern Funeral Directors | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | Identifying buildings for sale and finance to purchase the buildings. |
| 5/12/2002 | Mr. Mdu Msomi, Director, Thekwini Housing Association | Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | Seeking funds to finance a project to house the homeless |
| 5/12/2002 | Ms. M. Kakhubu; Ms. S. Makhubu and Mr. Owen Setlhathole, Partners, Angel Hugg | Mr. Willie Höll, National Finance Manager, SEMED Project | Ms. Makhubu requires a R65,000 loan to purchase a geriatric diaper-manufacturing machine. |
| 5/12/2002 | Mr. P. Mokolopo, Managing Member, Sedibeng Funerals cc. | Mr. Willie Höll, National Finance Manager, SEMED Project | Mr. Mokolope requires finance to purchase a hearse. Mr. Höll advised the company to use a rented vehicle supplied by another SEMED client. |
| 5/12/2002 | Mr. Tutu Nkomo, Owner/Manager Cum Suppliers | Mr. Mandlakhe Mkwana, Business Linkage Officer, SEMED Project. | To discuss a loan to purchase public phones and provide training in shop layout. |

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| 6/12/2002 | Mr. Bryan Nicholson, Ithala Development Finance; Mr. Nkululcko Xozwa, N.E.F. Transport | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | 1. To discuss N.E. F. Transport loan request for R9 million for the purchase of 7 trucks; 2. To discuss Mr. Madod Dlamini's equipment loan of R132,765.51. |
| 8/12/2002 | Mr. Leonard Zulu, Bheki's General Dealer | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project and Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To submit loan applications for SEMED Project clients Quickstep 390 (Pty) Ltd., and Isolumuzi Centre. |
| 9/12/2002 | Mr. Sipho Mpila, Portfolio Manager, Business Partners | Mr. Willie Höll, National Finance Manager, SEMED Project | To discuss the application for finance of the Small Business Enterprise Centre located in Alexandra. |
| 9/12/2002 | Mr. Silas Matibane, Managing Member, ER Refrigeration cc. | Mr. Willie Höll, National Finance Manager, SEMED Project | To carry out a site inspection and verify the existence of Mr. Matibane's Simat Chicken Container Business. |
| 10/12/2002 | Mr. Les Clarke, Director, Ithute Tswelopele Solutions (Pty) Ltd. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss funding requirements for a new contract awarded to Ithute (Pty) Ltd. |
| 10/12/2002 | Mr. E. Twala, Accountant, Ligwa Accounting cc. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To collect financial records and banks statements for Gem Nursing School cc. |
| 11/12/2002 | Mr. James Makhubu, Managing Member, Khubukwana Transport cc. | Mr. Willie Höll, National Finance Manager, SEMED Project | Mr. Makhubu requires finance to purchase a truck. |
| 11/12/2002 | Ms. J. Matlakale, | Mr. Peter Sitamulaho, Business Linkage Officer, SEMED Project. | To discuss business plan and financial requirements. |
| 11/12/2002 | Mr. Josiah Zunguza, Owner, Vukani Brickworks | Ms. Thandi Khumalo, Business Linkage Officer, SEMED Project and Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To collect outstanding documentation to be submitted with an application for finance. |
| 11/12/2002 | Me. Nicho Teffo, Owner/Director, Mars Cars cc. | Mr. Peter Sitamulaho, Business Linkage Officer, SEMED Project. | To follow up on progress regarding preparation of audited financial statements. |
| 11/12/2002 | Mr. Silas Matibane, Managing Member, ER Refrigeration cc. | Mr. Willie Höll, National Finance Manager, SEMED Project | To collect additional information and accompanying documentation for the business plan. |
| 13/12/2002 | Mr. Gilbert Zulu, Insala Twenty-Two cc. | Mr. Mandlakhe Mkhwanazi, Business Linkage Officer, SEMED Project. | To collect a letter proving that the cc.; has been awarded a tender. |
| 13/12/2002 | Mr. D. Khenana, Sizizwe Trading Enterprises cc. | Mr. Mandlakhe Mkhwanazi, Business Linkage Officer, SEMED Project. | To discuss requirements for a R400,000 bridging loan. |
| 13/12/2002 | Mr. T. Semoko, Ms. S. Mokoena, Members, GEM HealthCare Workers Training cc. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To collect outstanding information for the loan application to be submitted to Standard Bank |
| 17/12/2002 | Mr. Michael Mabena, Owner/Manager, Beauty Zone | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To discuss a R350,000 loan to import beauty products from the U.S.A. |
| 18/12/2002 | Mr. Otto Mgube, Sikhonzinkosi Hardware | Mr. Thulani Mbongwa, Business Linkage Officer, SEMED Project. | To assist client on the signing of an Ithala loan application for R100,000 working capital |
| 18/12/2002 | Mr. Edward Makua, Owner/Member Sibonge Printers | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To discuss a R50,000 loan to purchase printing equipment. |
| 18/12/2002 | Mr. Chicco Mafolo, Owner/Manager Witbank Galvanizing cc. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To discuss the possibility of accessing finance and markets for plastic containers.+ |
| 18/12/2002 | Mr. Abel Nkabane, Managing Director, Zakheni Heavy Duty Plastics cc. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project. | To discuss a start-up loan to purchase equipment. |
| 18/12/2002 | Ms. Judie Nel, Mr. Antonio Buys, Partners, InsideOut | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss a R400,000 loan application. |

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| 19/12/2002 | Crescent Endurance Corporation (Pty) Ltd.; represented by: Mr. L. Nkosi, IT specialist, Mr. S. Mokgabudi Executive Director, Mr. A. Hlatswayo, Operations Manager, Mr. V. Mohlala, Managing Director. | Mr. David Mashilwane, Business Linkage Officer, SEMED Project; Mr. Michael Sluzyberg, IT Specialist, EM&I and Mr. Allan Vaksman, IT Specialist, EM&I | To discuss the formation of a joint venture with EM&I on an IT tender for the Mpumalanga Government. |
| 19/12/2002 | Ms. Pam Alborough, Managing Director, The Support Circle, Pietermaritzburg | Ms. Sue Gale, Chief-of-Party, SEMED Project; Ms. Jenni Robinson, Information Analyst, SEMED Project and Ms. Qedi Khumalo, KZN Provincial Manager, SEMED Project. | Discussion on Finance to rehabilitate and purchase a lodge for tourism purposes. |
| 19/12/2002 | Mr. Pieter Elst, Account Executive, IB Financial Services (Pty) Ltd. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss the R400,000 loan application of InsideOut. |
| 19/12/2002 | Ms. Lulu Theron, Owner/Manager, Luron Bond Originators | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To discuss the strategy to be adopted for the re-submission of Simon Brickworks cc.; loan application. |
| 20/12/2002 | Ms. T. Makhene, Owner/Director, Unique Splendour Therapy cc. | Mr. Peter Situmulaho, Business Linkage Officer, SEMED Project. | To discuss business plan, financial projections and to identify possible financial institutions to apply to for a loan. |
| 20/12/2002 | Ms. Judie Nel, Dr. Antonio Buys, Partners, InsideOut | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To conduct a site inspection of the proposed healing centre. |
| 24/12/2002 | Mr. S. Monaheng, Owner/Manager, Orange Farm Graveyard; Mr. G. Swanepoel, Owner/Manager, Kopano Commercial and Industrial Properties; Mr. Williams, Caretaker, Doornkuil Farm. | Ms. Estelle Muller, Deputy Chief of Party, SEMED Project. | To conduct a site inspection of the proposed location of the graveyard |